

Information to identify the case:

Debtor 1	Barry Scott Stollberg	Social Security number or ITIN xxx-xx-5685
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 22-10384-JCM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Barry Scott Stollberg

1/18/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barry Scott Stollberg
Debtor

Case No. 22-10384-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jan 18, 2024

Form ID: 318

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2024:

Recip ID	Recipient Name and Address
db	Barry Scott Stollberg, 3078 Spangler Rd., West Middlesex, PA 16159-2924
15645867	ARStrat, 231 W Main St 2nd Floor, Denison, TX 75020-3024
15510578	MRS BPO, 55 Beattie Place - Ste 110, Greenville, SC 29601-5115
15510577	Michael John Hoefs, Esquire, PO BOX 143, Suffern, NY 10901-0143
15510579	N.N. Moss Company Inc, 241 Iraquois Drive, New Castle, PA 16105-1077
15510583	Select Portfolio Servicing, PO Box 965036, Orlando, FL 32896-5036
15645865	Washington Commons Condominium Association Inc, c/o Greenbaum, Rowe, Smith & Davis LLP, PO Box 5600, Woodbridge, NJ 07095-0988

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBSPERO.COM	Jan 19 2024 05:07:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Jan 19 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 19 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 19 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 19 2024 00:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15514644	Email/Text: ebnbankruptcy@ahm.honda.com	Jan 19 2024 00:15:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
15524601	Email/PDF: bncnotices@becket-lee.com	Jan 19 2024 00:22:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15510569	+ EDI: CITICORP	Jan 19 2024 05:07:00	Amex/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
15510570	Email/Text: GSBankElectronicBankruptcyNotice@g.com	Jan 19 2024 00:15:00	Apple Card - GS Bank USA, PO Box 7247, Lockbox 6112, Philadelphia, PA 19170-6112
15510571	+ EDI: BANKAMER	Jan 19 2024 05:06:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
15516482	EDI: BANKAMER	Jan 19 2024 05:06:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033

District/off: 0315-1

User: auto

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15510572	Email/Text: EBN_Brea@meduitrcm.com	Jan 19 2024 00:15:00	CMRE/Financial Services, 3075 E Imperial Hwy - Ste 200, Brea, CA 92821
15525317	EDI: Q3G.COM	Jan 19 2024 05:07:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15510574	EDI: DISCOVER	Jan 19 2024 05:06:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
15597134	EDI: DISCOVER	Jan 19 2024 05:06:00	Discover Bank, PO Box 3025, New Albany Ohio 43054-3025
15514851	EDI: DISCOVER	Jan 19 2024 05:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
15510575	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Jan 19 2024 00:15:00	Goldman Sachs Bank USA, 200 West St, New York, NY 10282-2198
15512646	EDI: AIS.COM	Jan 19 2024 05:07:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, PO Box 4457, Houston, TX 77210-4457
15510576	EDI: JPMORGANCHASE	Jan 19 2024 05:06:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15518942	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 19 2024 00:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15645866	^ MEBN	Jan 19 2024 00:05:12	Mission Lane LLC, PO Box 23075, Columbus, GA 31902-3075
15510580	+ Email/Text: mtgbk@shellpointmtg.com	Jan 19 2024 00:14:00	NR/SMS/CAL, 55 Beattie Place - Ste 110, Greenville, SC 29601-5115
15527604	+ Email/Text: mtgbk@shellpointmtg.com	Jan 19 2024 00:14:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15510581	Email/Text: signed.order@pfwattorneys.com	Jan 19 2024 00:14:00	Pressler, Felt & Warshaw LLP, 400 Horsham Road - Ste 110, Horsham, PA 19044
15510582	+ Email/Text: bknotice@raslavrar.com	Jan 19 2024 00:14:00	RAS Lavar LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
15545068	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 19 2024 00:15:00	Towd Point Mortgage Trust 2019-1, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
15510584	+ Email/Text: bkfilings@zwickerpc.com	Jan 19 2024 00:15:00	Zwicker & Associates, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2019-1, U.S. Bank Nation
15510573		Deborah Durocher (deceased)
15658128	*+	ARStrat, 231 W Main St 2nd Floor, Denison, TX 75020-3024
15658127	*	Mission Lane LLC, PO Box 23075, Columbus, GA 31902-3075
15658126	*+	Washington Commons Condominium Association Inc, c/o Greenabaum, Rowe, Smith & Davis LLP, PO Box 5600, Woodbridge, NJ 07095-0988

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2024 at the address(es) listed below:

Name **Email Address**

Brian Nicholas

on behalf of Creditor Towd Point Mortgage Trust 2019-1 U.S. Bank National Association, as Indenture Trustee
bnicholas@kmllawgroup.com

Charles Laputka

on behalf of Debtor Barry Scott Stollberg claputka@laputkalaw.com
jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com

Joseph B. Spero

sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4